

FIG. 1

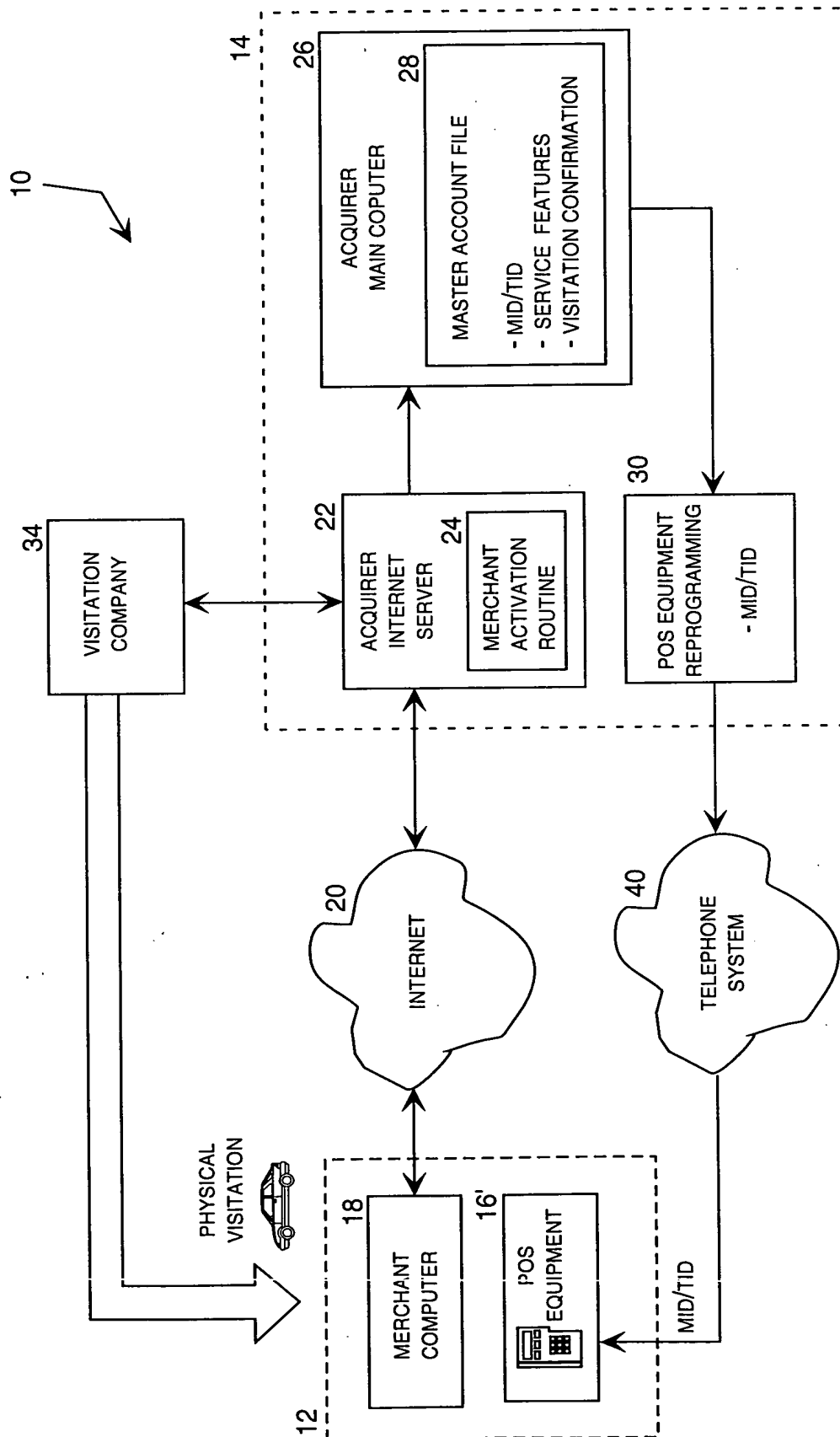
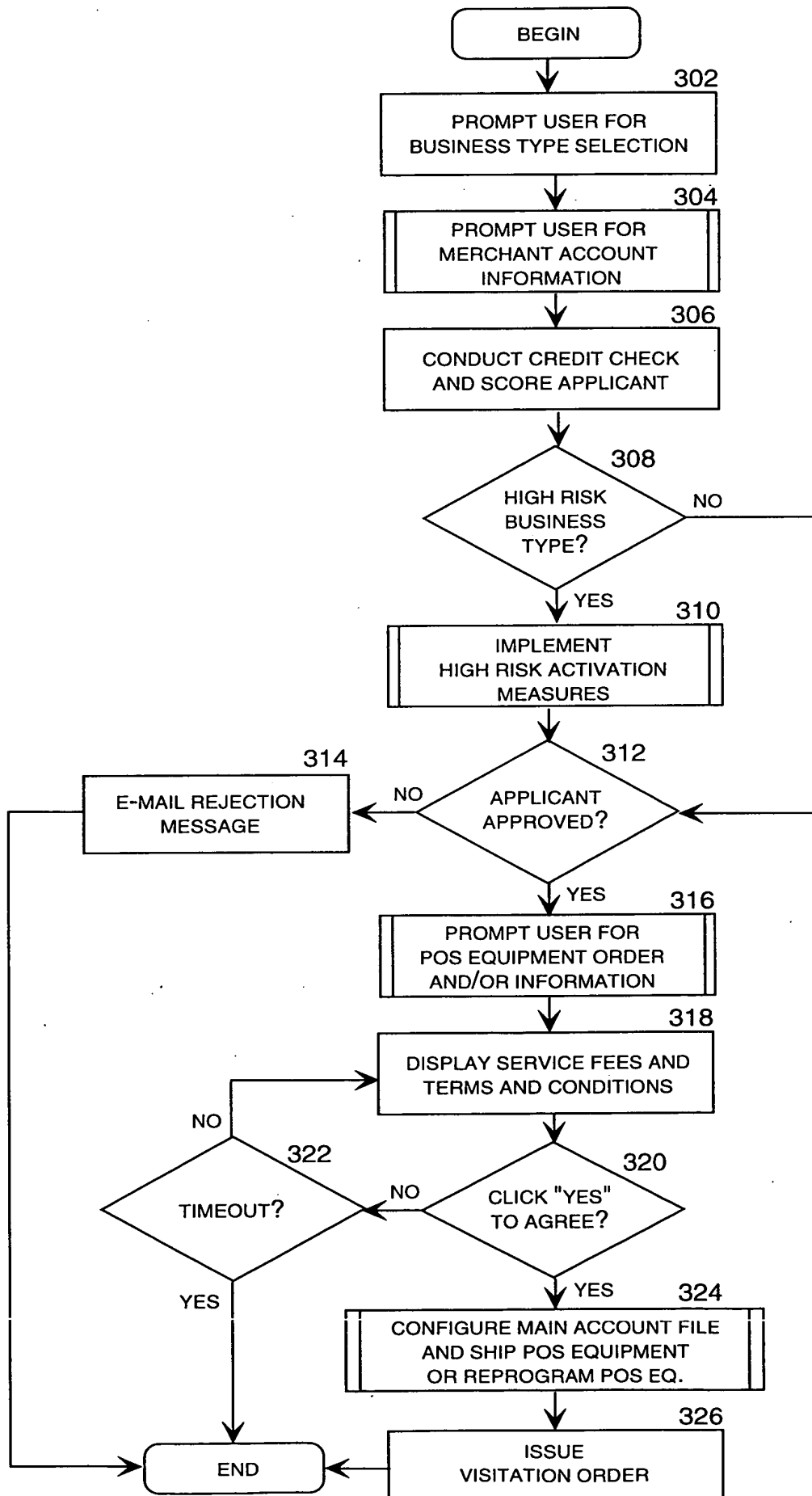


FIG. 2

66221" E8E2460



MERCHANT
ACTIVATION
ROUTINE
24

FIG. 3

PROMPT USER FOR
MERCHANT ACCOUNT
INFORMATION

304

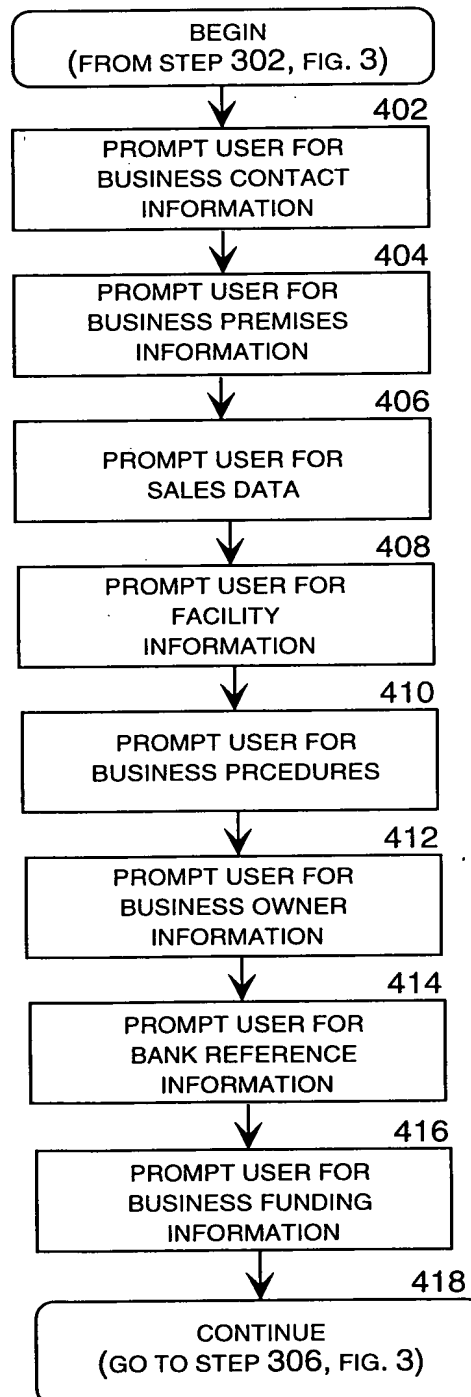


FIG. 4

658221" E3CE/460

HIGH RISK ACTIVATION
MEASURES
310

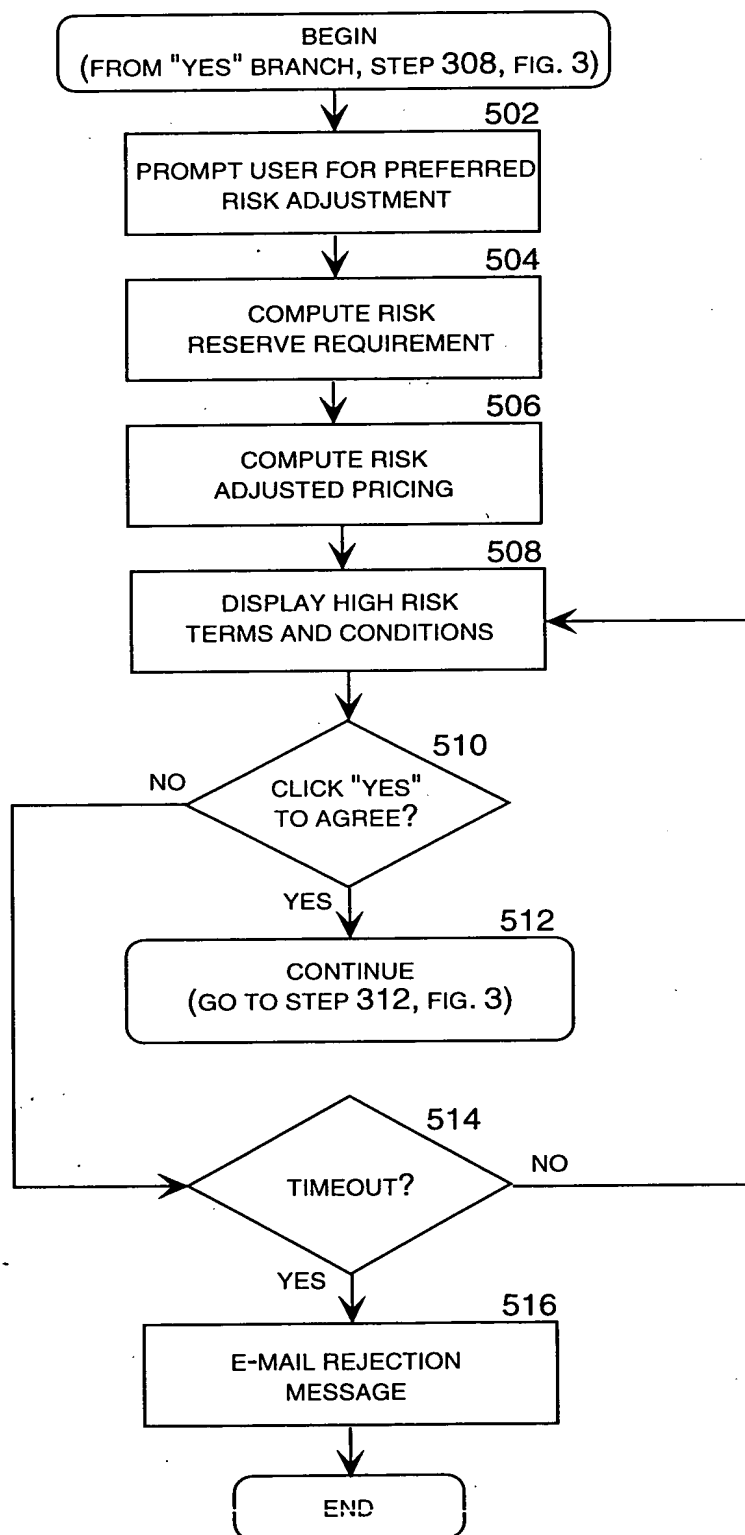


FIG. 5

663227-60000000

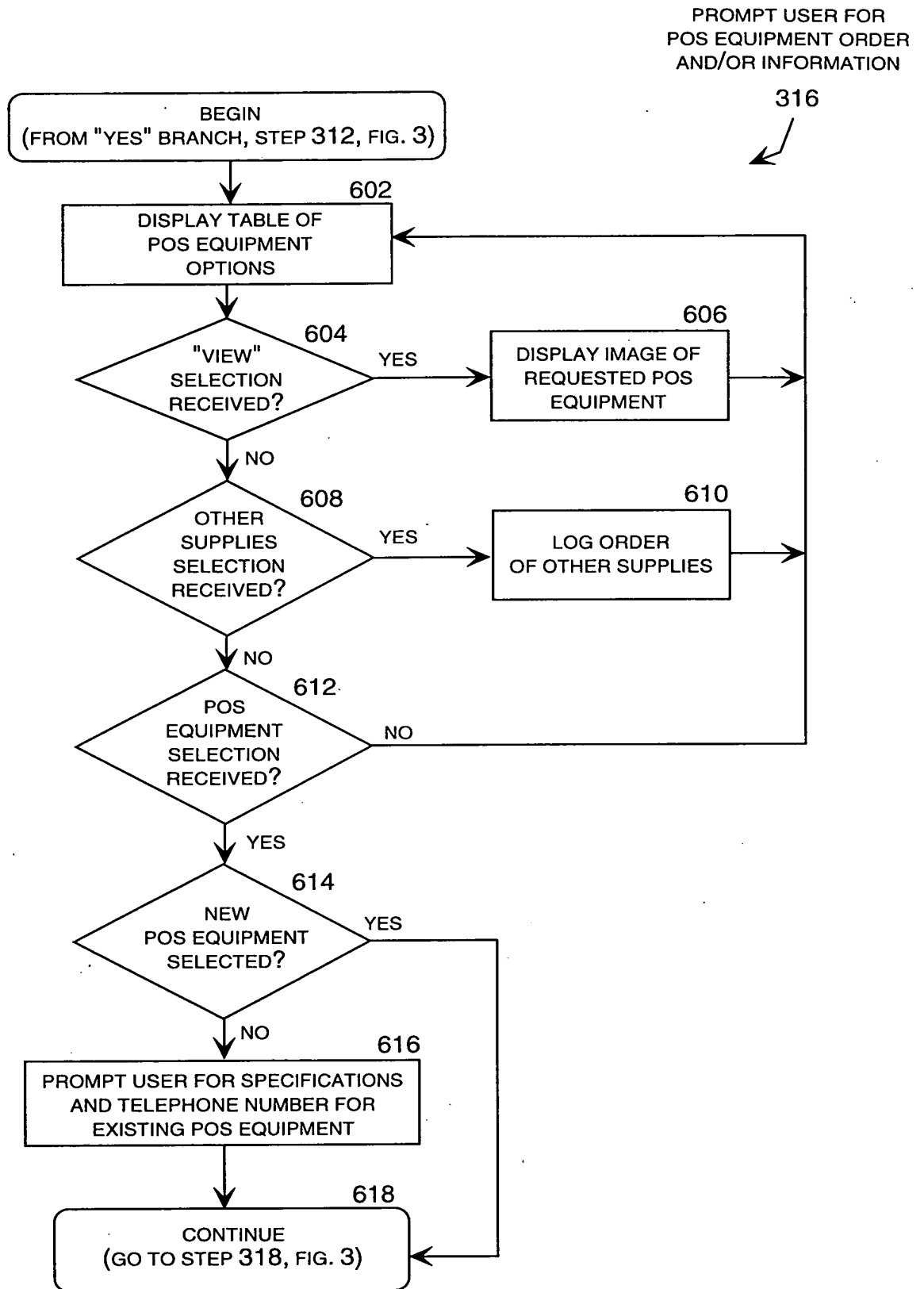


FIG. 6

BEGIN
(FROM "YES" BRANCH, STEP 320 FIG. 3)

CONFIGURE MAIN ACCOUNT FILE
AND SHIP POS EQUIPMENT
OR REPROGRAM POS EQ.

702

GENERATE MERCHANT ID (MID)
AND TERMINAL ID (TID)

704

CONFIGURE MASTER ACCOUNT FILE
WITH MID/TID

706

CONFIGURE MASTER ACCOUNT FILE
WITH SERVICE FEATURES

708

NO
NEW POS
EQUIPMENT?

YES

710

CONFIGURE POS EQUIPMENT
WITH ASSIGNED MID/TID

712

SHIP POS EQUIPMENT
TO MERCHANT

714

PLACE TELEPHONE CALL
TO EXISTING POS EQUIPMENT

716

REPROGRAM EXISTING
POS EQUIPMENT WITH
ASSIGNED MID/TID

718

NO
SUPPLIES
ORDERED?

YES

720

SHIP SUPPLIES

722

CONTINUE
(GO TO STEP 324, FIG. 3)

324

FIG. 7

800
↙

Congratulations!

If you have recently opened your business or have decided it's time to review your credit card processing arrangements, you've come to the right place. With Express Merchant Processing SolutionsSM, you can complete this on-line application in 15 minutes! If you need equipment, leasing options are available for point of sale terminals as well. If you already own a terminal, we'll set-up your current equipment* at no additional cost.

It's simple and it's secure: all of your application information is encrypted. You can be approved and ready to process credit cards in as little as two to three business days!

If your business can be categorized as one of the following business types**, then [click here](#) to learn more!

- | | |
|--|---|
| • Furniture Stores and/or Floor Covering | • Electronics and/or Computer Stores |
| • Mail order/Telephone Order oriented business | • Travel Agencies and/or Reservation Services |
| • Internet and/or e-commerce businesses | • Membership and/or Subscription businesses |

Before you begin, please make sure you have the following information nearby to complete the application:

- Business contact information
- Federal tax ID number (or Social Security # if not incorporated)
- Current credit card processor contact info (if applicable)
- Business owner and bank reference information
- Funding information (bank routing numbers for your business's checking account)

802

Continue

Cancel

804

* if your terminal equipment is not listed in the "Order Equipment" section, you will have to either choose to lease from the listed options or call 877-590-5899 for further information

** if your business can be categorized as one of the listed types, submitting this application will terminate any resulting merchant agreement and may result in a change to shown "Service Fees."

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6683331 68662460

663221 6867460

900

Conditions...

In order to proceed with this online application, you must meet these requirements and conditions:

YOU MUST:

- Be at least 18 years of age
- Have a checking account used primarily for business for your credit card sales credits
- Be an officer of the business establishment and/or authorized to act on behalf of the company
- Be of one of the following business types... If you're not, then [click here](#).
 - Restaurant or Food Store
 - Retailer of Clothing - Men's, Women's, Children's, etc... 906
 - Retailer of low-end Jewelry - Watches, trinkets, etc...
 - Professional Services - Doctor, Physician, Veterinarian, or Legal Services
 - Miscellaneous Retail or Repair
 - Barber or Beauty shop 908

Merchants with large Visa/MasterCard volumes, [click here!](#)

Review what you will need to complete the application in more detail.

910

Continue

Cancel

902

904

FIG. 9

1000

Business Contact

* Address: Street Address:(No PO Boxes Please) 1006

City: 1008 State: 1012 Zip: 1012

* Authorized Signer: (Name of Contracting Person): Title: 1010
 Signer: 1014 Treasurer 1016

* Telephone: (9999999999)

Fax Number: (9999999999)

* Attention to: 1022 1024

Email Address: _____

WEB Store Address: _____

* Type of Business: Auto Parts Store ☒

* Business Category: Retail 

Fig. 10

✓ 1100

Business Premises

* Zone: Business District ☒ 1102

* Location: Mail ▼ 1104

* Type of Ownership: Sole Proprietorship ☐ 110%

*State Incorporated: 1108

* Federal Tax ID (or Social Security if not incorporated): XXXXXXXXXX 1110 (999999999) 1112

* Date Business Began: (MM/YYYY)

Number of Employees: 114

* What does your business sell? _____

F16.11

[illegible]

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1200

Sales Data

- * Total cash and credit sales: \$,000.00 1202
- * Sales tax: % 1204
- Refund policies for MC/Visa: (if applicable)
- ☐ Exchange
 - ☐ Store credit
 - ☒ Refund with 0-3 Days to submission 1208
- * MC/Visa sales are submitted at: Date of Order 1210
- * Annual MC/Visa Sales: \$,000 1212
- * Average Sale Amount: \$ 1214

FIG. 12

1300

Facility Information

- Advertising Name Display ☐ Window ☐ Door ☐ Store Front 1302
- * Store Located One must be chosen:
On? ☒ Ground Floor ☐ Other 1304
- * Facility Square Footage? 250 1306

FIG. 13

1400

Business Procedures

* What % of your sales are from:

In store	100	%	1402
Mail order/Telephone order	0	%	1404
Internet	0	%	1406
TOTAL			100%

* Products are delivered in:

0-7 days	100	%	1408
8-14 days	0	%	1410
15-30 days	0	%	1412
30+ days	0	%	1414
TOTAL			100%

How do you advertise?

☒ Brochure/Mail
☐ Catalog
☐ TV/Radio
☐ Newspaper/Magazine

1416

Do you currently accept credit cards? If so, please provide the information below on your current processor:

Current Processor Name:

1418

Phone Number:

1420
(999999999)

Please use these Navigation Buttons to complete the application steps...



1422

F16. 14

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1500

Step 2 of 6: Enter Owner and Reference Information

Please provide the following information regarding the Owner(s), Partner(s), or Officer(s) of your business. This information is mandatory, even if it is the same as previously provided information. Fields marked with an asterisk (*) are required. If you are not sure of the exact numbers requested in the Bank Reference section, please estimate.

First Owner / Partner / Officer

* Name: First Name: 1502 Middle: Last Name: 1506

* Address: Street Address: 1504

City: 1510 State: 1512 ZIP Code: 1514

* Title: Owner ☒ 1516

* Telephone: (9999999999) 1518

* Social Security Number: (999999999) 1520

Second Owner / Partner / Officer

Name: First Name: 1522 Middle: Last Name: 1526

Address: Street Address: 1524

City: 1530 State: 1532 ZIP Code: 1534

Title: Partner ☒ 1536

Telephone: (9999999999) 1538

Social Security Number: (999999999) 1540

F16. 15

663221" E8EE/460

662217 63662460

1600

Bank Reference Information - Please estimate if necessary

* Bank Name: _____ 1602

* Address: Street Address: _____ 1604

City: _____ 1606 State: _____ ZIP Code: _____ 1610

* Telephone: _____ (9999999999) 1608

* Contact Name: _____ 1612

* Date Relationship Opened: _____ (MM/YYYY) 1614

1616

* Are you a Borrower: ☒ Yes ☐ No 1618

* Average Balance: \$ _____ ,000.00 1620

* Total Loans/Credit Facilities: \$ _____ ,000.00 1622

* Total Other Business/Personal Account Balances: \$ _____ ,000.00 1624

FIG. 16

1700

Step 3 of 6: Enter Funding Information

The Demand Deposit Account (DDA) and American Banker's Association (ABA) numbers are extremely important for the funding of your credit card transactions. This information directs the funds to your bank and business checking account. Express Merchant Processing SolutionsSM will credit your business checking account for submitted sales transactions and/or debit the account for chargebacks and other fees (when applicable). Both fields below are required.

Please refer to the checks for your business checking account. The DDA and ABA numbers are located on the lower left corner of the checks.

* ABA Number: _____ (for example: 044000037) 1702

* DDA Number: _____ (for example: 000000000) 1704

Here is an example:

044000037: 000000000: 0151

ABA NUMBER DDA NUMBER

Please double check your entries before you proceed. The accuracy of these numbers is extremely important to ensure that you receive your funding correctly.

FIG. 17

Choose the card types you would like to accept at your business. MasterCard® and Visa® are assumed and automatically setup.

1802

1804

1803-

1816

1818

1202

I have an existing Account Number and it is

1210

1812.

1814

Please use these Navigation Buttons to complete the application steps...



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1824

FIG. 18

1900

Step 5 of 6: Equipment Selection and Fees

All of the following equipment options are recommended for retail and restaurant establishments. If you have elected to accept debit transactions, please ensure that you select an equipment package that is inclusive of a pinpad. Also, don't forget to purchase an imprinter! If you have any questions, please contact a representative to inquire about our terminal options.

1902

☒ Lease ☐ Customer Owned

1922

0047332460

Select	Package Description	Images	Lease Price	Lease (36 Months)	Customer Owned	Debit
1904 <input type="radio"/>	T7P	VIEW	\$35.99	✓	✓	NO
1906 <input type="radio"/>	T7P / S7CR	VIEW	\$51.99	✓	✓	✓
1908 <input type="radio"/>	Omni 396 / P350	VIEW	\$35.99	✓	✓	NO
1910 <input type="radio"/>	Omni 396 / P350 / P1000	VIEW	\$47.99	✓	✓	✓
1912 <input type="radio"/>	T77	VIEW	\$35.99	✓	✓	NO
1914 <input type="radio"/>	T77 / S7CR	VIEW	\$51.99	✓	✓	✓
1916 <input type="radio"/>	Tranz330 / P250	VIEW	N/A	NO	✓	NO
1918 <input type="radio"/>	Tranz330 / P250 / P1000	VIEW	N/A	NO	✓	✓

1924

Select	Additional Equipment	Images	Cost
1920 <input checked="" type="checkbox"/>	Imprinter	VIEW	\$35.00

Please use these Navigation Buttons to complete the application steps...

1 General Info 2 Business Reference 3 Funding Info 4 Choose Processing Types 5 Order Equipment 6 Service 7 Submit 8 Cancel

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2000

Step 6 of 6: Service Fees

2002

CARD_TYPE	RATE
MasterCard	****
Visa	****
Diner's Club (Lic)	2.80

2004

TRANSACTION DESCRIPTION	AMOUNT
MC SALE TRANSACTION	0.26
VISA SALE TRANSACTION	0.26
MC VOICE AUTH	0.65
VISA VOICE AUTH	0.65
DINERS LOCAL AUTH	0.15
DINERS WATS AUTH	0.15
DINERS EDC CAPT	0.00
DEB/ATM TRAN FEE	0.20
MC FOREIGN HANDLING	0.01
VISA FOREIGN HANDLING	0.01
MIN PROCESSING FEE	25.00
CHARGEBACK FEE	15.00
MONTHLY SERVICE FEE	10.00
ACH REJECT FEE	10.00
SET UP FEE	39.95
DEBIT INTERCHANGE	0.00

Please use these Navigation Buttons to complete the application steps...



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2008

FIG. 20

Summary of Terms and Agreement

From time to time you may have questions regarding the contents of your processing agreement with us. The following information summarizes portions of the Agreement in order to assist you in answering some of the questions we are most commonly asked:

Certain terms of the Agreement such as pricing, are dependent upon the information you have provided and certain assumptions regarding your business and bankcard processing. Accuracy of the MasterCard/Visa volume and average sale amount indicated on the application is also an important component of servicing your account. The price charged may be changed retroactively in the event the information or assumptions are incorrect or there is a change in your business. If you are billed back for such an increase in price you may be charged an additional amount with regard to each transaction processed at the incorrect price.

We may debit your bank account from time to time for amounts owed to us under the Agreement.

Funding for your Card transactions which are settled by us, will be initiated one business day after your submission of the transactions for processing.

The account you designate as your settlement account must be a demand deposit account that is primarily used for business purposes.

There are many reasons why a Chargeback may occur. When they occur we will debit your settlement funds or settlement account. For a more detailed discussion regarding Chargebacks see Section 6 of the Agreement.

If you dispute any charge or funding, you must notify us within 45 days of the date of the statement where the charge or funding appears.

The Agreement limits our liability to you. For a detailed description of the limitation of liability see Section 7 of the Agreement.

We have assumed certain risks by agreeing to provide you with bankcard processing. Accordingly, we may take certain actions to mitigate our risk, including termination of the Agreement or establishment of a reserve account under certain circumstances. In addition, actual sales deposits materially greater than estimates provided by you may result in funding delays and/or additional information requirements to support a reevaluation of your account.

By executing the Agreement with us, you are authorizing us to obtain financial and credit information regarding you and your business throughout the term of the Agreement.

The Agreement contains a provision that in the event you terminate the Agreement early, you will be responsible for the payment of an early termination fee.

We hope that the above information is helpful to you. Of course, in the event any of the above information conflicts with the Agreement, the terms of the Agreement will control.

View the [Merchant Services Bankcard Agreement](#).

Personal Guaranty

In exchange for The Northern Trust Company and First Data Merchant Services' acceptance of this Agreement, the individual entering this Agreement on behalf of CUSTOMER unconditionally guarantees performance of CUSTOMER's obligations under this Agreement and payment of all sums due hereunder. This is a Guaranty of payment and not of collection and The Northern Trust Company and First Data Merchant Services are relying upon this Guaranty in entering this

FIG. 21